

SUBSTITUTE TRUSTEE'S DEED

9/16/08 8:43:07
BK 593 PG 448
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

RECONTRUST COMPANY, SUBSTITUTE TRUSTEE
GRANTOR

TO:

THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC.
ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2006-OC4 AND/OR MERS AS APPROPRIATE,

GRANTEE

WHEREAS, on February 24, 2006, CHOYA T.L. HAYNIE AND MICHAEL Q HAYNIE executed a Deed of Trust to REALTY TITLE as Trustee, with MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ACTING SOLELY AS NOMINEE FOR COMMUNITY MORTGAGE CORPORATION being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and described, which Deed of Trust was recorded in Book 2,425 at Page 370 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ACTING SOLELY AS NOMINEE FOR COMMUNITY MORTGAGE CORPORATION assigned said Deed of Trust to THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC4 AND/OR MERS AS APPROPRIATE, pursuant to an Assignment of Deed of Trust dated July 21, 2008 and recorded in Book 2928 at Page 435 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDER S CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC4 AND/OR MERS AS APPROPRIATE, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2928 at Page 437 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on August 28, 2008 within the legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED SIXTY-SEVEN THOUSAND FOUR HUNDRED FIFTY AND 00/100 DOLLARS (\$167,450.00), which was the highest

bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

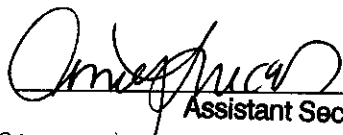
NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDER S CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC4 AND/OR MERS AS APPROPRIATE, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi, to-wit:

LOT 5, GERMANTOWN MANOR SUBDIVISION, SECTION 21, TOWNSHIP 1 SOUTH, RANGE 6 WEST, AS PER PLAT THEREOF RECORD IN PLAT BOOK 8, PAGES 9 AND 10, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this 8th day of September, 2008.

RECONTRUST COMPANY, SUBSTITUTE TRUSTEE
2380 Performance Dr, RGV-D7-450
Richardson, TX 75082
Telephone No. (800) 281-8219

By:



Assistant Secretary

Title:

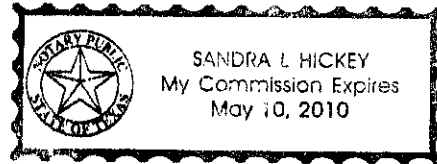
STATE OF Texas)
COUNTY OF Dallas) ss ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Amy Lucas, to me personally well known, as Assistant Secretary of RECONTRUST COMPANY, a corporation, who acknowledged that for and on behalf of said corporation (s)he signed and delivered the foregoing Substitute Trustee's Deed as the act and deed of said corporation.

WITNESS MY SIGNATURE and seal of office 8th day of September, 2008.

Sandra L. Hickey
Notary Public

My Commission Expires:



GRANTOR'S ADDRESS AND PHONE NUMBER:
RECONTRUST COMPANY, SUBSTITUTE TRUSTEE
2380 Performance Dr, RGV-D7-450
Richardson, TX 75082
Telephone No. (800) 281-8219

GRANTEE'S ADDRESS AND PHONE NUMBER:
THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC.
ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2006-OC4 AND/OR MERS AS APPROPRIATE
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
Telephone No. (800) 669-6650

RECORD AND RETURN TO:
THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDER S CWALT, INC.
ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAG E PASS-THROUGH CERTIFICATES, SERIES
2006-OC4 AND/OR MERS AS APPROPRIATE
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
TS No.: 08 -0073339
PARCEL No. 106521010 0000500
972-498-6544

DHGW 43863G



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on February 24, 2006, CHOYA T.L. HAYNE AND MICHAEL O HAYNE executed a Deed of Trust to REALTY TITLE as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COMMUNITY MORTGAGE CORPORATION, which Deed of Trust was filed on March 8, 2006 and recorded in Book 2,425 at Page 370 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC4 AND/OR MERS AS APPROPRIATE, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2928 at Page 437 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC4 AND/OR MERS, AS APPROPRIATE, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOTICE: The undersigned Substitute Trustee, Diane Smith, Clerk of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

SECTION 21, TOWNSHIP 1 SOUTH, RANGE 1 WEST, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGES 9 AND 10, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY. RECONTRUST COMPANY will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 21st day of Aug., 2008, JUDY A. OUNGAPPA, RECONTRUST COMPANY, SUBSTITUTE TRUSTEE, 2380 Performance Dr., #450, Richardson, TX 75082. Telephone No. (800) 281-8219. By: /s/ Kimberly A. Smith, Title: Assistant Secretary, RECONTRUST COMPANY, SUBSTITUTE TRUSTEE, 2380 Performance Dr., #450, Richardson, TX 75082. TS No. 106521010. PARCEL No. 0000500. DHGW 4366SG. PUBLISH ON THESE DATES: August 7, 2008, August 14, 2008, August 21, 2008.

Volume No. 113 on the 7 day of Aug., 2008

Volume No. 113 on the 14 day of Aug., 2008

Volume No. 113 on the 21 day of Aug., 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 21 day of Aug., 2008

By Judy A. Oungappa

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 434 words @ .12 \$ 52.08
B. 2 subsequent insertions of 868 words @ .10 \$ 86.80
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 141.88

: 662.429.5229